

Fill in this information to identify the case:

Debtor 1 Emma Lee Brown  
Debtor 2  
United States Bankruptcy Court for the: Western District of Missouri  
Case number: 17-42551-drd13

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: 1900 Capital Trust III, BY U.S. BANK TRUST NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS CERTIFICATE TRUSTEE Court claim no. 6 (if known):

Last 4 digits of any number you use to identify the debtor's account: 6376

Date of payment change: 07/01/2020  
Must be at least 21 days after date of this notice

New total payment: \$577.70  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$302.41

New escrow payment: \$362.04

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:  
Current Principal and interest payment:

New interest rate:  
New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Emma Lee Brown  
First Name Middle Name Last Name

Case number (if known) 17-42551-drd13

**Part 4:** Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box:*

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Christopher Giacinto Date 06/09/2020  
Signature

Print: Christopher Giacinto Title Authorized Agent for Creditor  
Company Padgett Law Group  
Address 6267 Old Water Oak Road, Suite 203  
Tallahassee FL, 32312  
Contact phone (850) 422-2520 Email PLGinquiries@padgettlawgroup.com

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that a true and correct copy of the foregoing has been furnished to the parties on the attached Service List by electronic service and/or by First Class U.S. Mail on this the 10th day of June, 2020.

/S/ Christopher Giacinto

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CHRISTOPHER GIACINTO  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
PLGinquiries@padgettlawgroup.com  
*Authorized Agent for Creditor*

**SERVICE LIST (CASE NO. 17-42551-drd13)**

Debtor

Emma Lee Brown  
7025 Kentucky Ave  
Raytown, MO 64133

Attorney

Jason C. Amerine  
Castle Law  
811 Grand Blvd., Suite 101  
Kansas City, MO 64106

Trustee

Richard Fink  
Suite 1200  
2345 Grand Blvd.  
Kansas City, MO 64108-2663

EMMA L BROWN  
7025 KENTUCKY AVE  
RAYTOWN MO 64133

Analysis Date:

June 03, 2020

Property Address:  
7025 KENTUCKY AV  
KANSAS CITY, MO 64133

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Jul 01, 2020	Prior Esc Pmt		July 01, 2019	Escrow Balance Calculation	
P & I Pmt:			\$215.66	\$215.66**	P & I Pmt:		\$215.66	Due Date:	May 01, 2019
Escrow Pmt:			\$283.77	\$362.04	Escrow Pmt:		\$302.41	Escrow Balance:	\$1,198.50
Other Funds Pmt:			\$0.00	\$0.00	Other Funds Pmt:		\$0.00	Anticipated Pmts to Escrow:	\$4,196.46
Asst. Pmt (-):			\$0.00	\$0.00	Asst. Pmt (-):		\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:			\$0.00	\$0.00	Resrv Acct Pmt:		\$0.00		
Total Payment:			\$499.43	\$577.70	Total Payment:		\$518.07	Anticipated Escrow Balance:	\$5,394.96

  

Shortage/Overage Information		Effective Jul 01, 2020
Upcoming Total Annual Bills		\$4,344.43
Required Cushion		\$724.07
Required Starting Balance		\$1,448.10
Escrow Shortage		\$0.00
Surplus		\$3946.86

  

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 724.07.

A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 724.07 or 1/6 of the anticipated payment from the account.

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

This is a statement of actual activity in your escrow account from July 2019 to June 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Jul 2019	302.41	302.41			Starting Balance	1,209.57	(1,478.08)
Aug 2019	302.41				*	1,511.98	(1,175.67)
Sep 2019	302.41				*	1,814.39	(1,175.67)
Oct 2019	302.41	586.18			*	2,116.80	(1,175.67)
Nov 2019	302.41				*	2,419.21	(589.49)
Nov 2019				2,205.43	* County Tax	2,721.62	(589.49)
Dec 2019	302.41	567.54	1,496.86		* County Tax	2,721.62	(2,794.92)
Jan 2020	302.41	302.41				1,527.17	(2,227.38)
Feb 2020	302.41	302.41				1,829.58	(1,924.97)
Mar 2020	302.41	302.41				2,131.99	(1,622.56)
Apr 2020	302.41	302.41	2,132.00	2,139.00	* Hazard	2,434.40	(1,320.15)
May 2020	302.41				*	604.81	(3,156.74)
Jun 2020	302.41				*	907.22	(3,156.74)
					Anticipated Transactions	1,209.63	(3,156.74)
Jun 2020		4,196.46 <sup>P</sup>				1,209.63	1,039.72
	\$3,628.92	\$6,862.23	\$3,628.86	\$4,344.43			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

June 03, 2020

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	5,394.96	1,448.10
Jul 2020	362.04			5,757.00	1,810.14
Aug 2020	362.04			6,119.04	2,172.18
Sep 2020	362.04			6,481.08	2,534.22
Oct 2020	362.04			6,843.12	2,896.26
Nov 2020	362.04			7,205.16	3,258.30
Dec 2020	362.04	2,205.43	County Tax	5,361.77	1,414.91
Jan 2021	362.04			5,723.81	1,776.95
Feb 2021	362.04			6,085.85	2,138.99
Mar 2021	362.04			6,447.89	2,501.03
Apr 2021	362.04	2,139.00	Hazard	4,670.93	724.07
May 2021	362.04			5,032.97	1,086.11
Jun 2021	362.04			5,395.01	1,448.15
	\$4,344.48	\$4,344.43			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 5,394.96. Your starting balance (escrow balance required) according to this analysis should be \$1,448.10. This means you have a surplus of 3,946.86. This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining in your escrow account. it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be 4,344.43. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$362.04
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$362.04

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.